

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Karen Lee Golik,  
Debtor,

Bankruptcy No: 19-24312-GLT  
Chapter 13

Karen Lee Golik,  
Movant,  
vs.

Docket Document No. 96

Related to Document No. 78, 85

Reverse Mortgage Solutions,  
Ronda J. Winnecour, Chapter  
13 Trustee  
Respondents

**STATUS REPORT CONCERNING CASE**

AND NOW the Debtor Karen Lee Golik, through Attorney David A. Colecchia, Esq., files this Status Report concerning the ongoing bankruptcy case and loss mitigation efforts. Pursuant to that, the Debtor reports the following:

1. Since the prior hearing, the Debtor had to transfer the LMP notices from Bank of America to reverse Mortgage Solutions, as despite the Proof of Claim listing Bank of Maerica as the creditor, Reverse Mortgage Solutions was the proper party for listing.
2. Unfortunately, the filing of such a transfer was delayed as attorney Justin Schantz, the attorney managing loss mitigation matters, contracted the novel coronavirus in early December.
3. As a result of contracting the coronavirus and the resulting symptoms, attorney Schantz had to seriously limit his office hours and ability to work in December while he recovered.

4. Ultimately, this Office did substitute the servicer on January 4, 2021, and attorney Schantz apologized for the delay on the portal when the packet was resubmitted.

5. On January 27<sup>th</sup>, Attorney Schantz also requested a response on the portal to determine if any additional documentation was needed, or if any other action was required.

6. As of today, the servicer Reverse Mortgage Solutions has not responded to the inquiries through the Portal, and in fact has not opened the submitted packet on the portal.

7. As a result, the Debtor felt compelled to file a Motion for Status Conference earlier today, which is pending before this Court, and also intends to file a Motion to Extend the Loss Mitigation Period, which the Debtor expects to file by the end of this week.

8. Unfortunately, due to the complete absence of contact from Reverse Mortgage Solutions, the Loss Mitigation process has ground to a complete stop, and in absence of any response or other activity from Reverse Mortgage Solutions, will not be able to continue.

WHEREFORE, the Debtor so reports.

Respectfully submitted,

Date: February 11, 2021

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